

UNITED STATES DISTRICT COURT
DISTRICT OF MARYLAND

CHAMBERS OF
J. FREDERICK MOTZ
UNITED STATES DISTRICT JUDGE

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January 10, 2014

MEMO RE: Nathaniel M. Costley, et al. v. Countrywide Home Loan, et al.
Civil No. JFM-13-2488

Dear Mr. Costley and Counsel:

I have reviewed the memoranda submitted in connection with defendants' motion to dismiss.

It may very well be that plaintiff has no viable claim against defendants. However, I am somewhat concerned about the manner in which Mr. Costley appears to have been treated. I also am not clear about whether or not the "Second Mortgage" was intended to be a refinancing of the "First Mortgage."

Under the circumstances I have decided that I should appoint counsel to represent plaintiffs.

After counsel has entered an appearance on behalf of plaintiffs, I will hold a brief scheduling conference and we can discuss how to proceed.

Despite the informal nature of this letter, it should be flagged as an opinion and docketed as an order.

Very truly yours,

/s/

J. Frederick Motz
United States District Judge